Introduced by Committee on Insurance (Senators Rosenthal (Chair), Johnson, Johnston, Leslie, and Peace)

February 20, 1997

An act to amend Section 510 of the Insurance Code, relating to insurance.

LEGISLATIVE COUNSEL'S DIGEST

SB 512, as introduced, Committee on Insurance. Insurance: consumer complaints: disclosure.

Existing law provides that whenever a policy of insurance, a policy of life insurance, a policy of disability insurance, or a certificate of coverage, as specified, is first issued to or delivered to a new insured or a new policyholder in this state, the insurer shall include a written disclosure printed in large, boldface type containing certain information.

This bill would require an insurer to also include in the written disclosure the address and telephone number of the insurer.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

The people of the State of California do enact as follows:

- 1 SECTION 1. Section 510 of the Insurance Code is
- 2 amended to read:
- 3 510. Whenever a policy of insurance specified in
- 4 Section 660 or 675, a policy of life insurance as defined in
- 5 Section 101, a policy of disability insurance as defined in
- 6 Section 106, or a certificate of coverage as defined in

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1 Section 10270.6, is first issued to or delivered to a new 2 insured or a new policyholder in this state, the insurer 3 shall include a written disclosure containing the name, 4 address, and toll-free telephone number of the unit 5 within the Department of Insurance which that deals 6 with consumer affairs. The telephone number shall be the 5 same as that provided to consumers under Section 8 12921.1. The disclosure shall be printed in large, boldface 9 type.

The disclosure shall contain *the address and telephone* number of the insurer, and a statement that the Department of Insurance should be contacted only after the contacts between the complainant and the insurer or its agent or other representative have failed to produce a satisfactory solution to the problem.